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Date: November 26, 2008 Name: James A. Collins (Reg. No. 43,557) Signature: /James A. Collins /

Case No. 12654/33

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In re Application of:)	
Alan R. Bauer et al.)	
)	
Serial Number:)	Examiner: Teresa S. Woods
10/764,076)	
)	
Filing Date:)	Group Art Unit: 4114
January 23, 2004)	
)	
Title:)	Conf. No.: 7997
MONITORING SYSTEM FOR)	
DETERMINING AND)	
COMMUNICATING A COST OF)	
INSURANCE)	

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

In accordance with the duty of disclosure under 37 CFR §1.56 and §§1.97-1.98, and more particularly in accordance with 37 CFR §1.97(b), Applicants cite references B1-B51 listed in the accompanying PTO Form 1449 (3 sheets). The references were previously cited by the Examiner or by Applicants in connection with the parent applications. Although the listed references need not be resubmitted in the present continuing application, according to MPEP 609.02(A)(2), Applicants desire this information to be printed on any patent that may issue from this application. Accordingly, it is respectfully requested that this Information Disclosure Statement be entered and the references B1-B51 be considered by the Examiner and made of record. Copies of the listed documents have not been resubmitted inasmuch as the requirements of 37 CFR § 1.98(d) has been satisfied.

By submitting this Statement, Applicants are attempting to fully comply with the duty of candor and good faith mandated by 37 CFR §1.56. As such, this Statement is not intended to constitute an admission that any of the enclosed references, or other information referred to therein, constitutes "prior art" or is otherwise "material to patentability," as that phrase is defined in 37 CFR §1.56(a). The Applicants believe no fee is due in connection with the filing of this Information Disclosure Statement. However, the Director is authorized to charge any fee deficiency associated with the filing of this Information Disclosure Statement to a deposit account, as authorized in the Transmittal accompanying this Information Disclosure Statement.

Respectfully submitted,

/James A. Collins/

James A. Collins

Reg. No. 43,557

Attorney for Applicant

BRINKS HOFER GILSON & LIONE
P.O. BOX 10395
Chicago, IL 60610
(312) 321-4200